

What They Don't Tell You

About Starting an LLC

How I finally figured it out without confusion, missing steps, or paying over and over again.

Before you spend a dollar starting your LLC... read this.

Preface

If you've ever tried to start something—especially a business—and felt like something was missing... this book is for you.

You follow the steps.
You watch the videos.
You even pay for courses.

But every time you try to move forward, you hit something that doesn't make sense.

And when it doesn't make sense... you stop.

You go back, you ask questions, and sometimes you even pay again just to get clarity on something small that should have been explained in the first place.

That's where the frustration comes in.

Because it starts to feel like you're doing everything right, but you're not getting results.

I went through that same cycle.

Not because I couldn't do it...
But because the small details were never explained.

This book is here to fill in those missing pieces—the exact ones that got me over the hump.

Chapter 1 — When Something Always Feels Missing

For a long time, every time I tried to follow instructions, something didn't feel complete.

I would start something thinking I understood it, but somewhere along the way, I would hit a point where things stopped making sense. And once that happened, I couldn't move forward with confidence.

It wasn't that I didn't want to continue.

It was that I didn't understand enough to continue.

And that's what kept stopping me.

It always came down to one small detail that wasn't explained.

That one missing piece would slow everything down.

And over time, it made me feel like I was the problem.

But I wasn't.

I was just working with incomplete information.

Chapter 2 — The Real Problem Nobody Talks About

The problem was never the process itself.

The problem was how the process was being explained.

Most people will give you steps, but they won't give you the details behind those steps. And those details are what actually make everything work.

So you end up in a cycle.

You follow a step, then something doesn't make sense.

You go back for help, get a partial answer, and try again.

Then you hit another gap.

That's how people stay stuck.

Not because they can't do it...

But because the explanation was incomplete.

Chapter 3 — What Finally Changed for Me

What changed everything for me was not a new strategy.

It was a new approach.

I stopped rushing through steps just to get to the end.

If something didn't make sense, I didn't skip it anymore.

I stopped and figured it out.

Then I moved forward.

That one change made everything different.

Now I wasn't guessing.

I was building step by step.

And once I did that, everything started to come together.

Chapter 4 — Why People Keep Paying for the Same Answers

This is something I had to realize.

A lot of information out there gives you just enough to get started—but not enough to finish.

So when you get stuck, you go back for help.

Sometimes that help costs money.

Then you hit another issue... and go back again.

That's how people end up paying over and over.

Not because they're doing something wrong...

But because they were never given the full picture.

That's what I wanted to fix with this book.

Chapter 5 — How I Actually Formed My LLC (The Real Process, No Gaps)

Why the Order Matters (What They Don't Tell You)

This process is not just about what you do.

It's about when you do it.

Most people don't explain the order, and that's where problems start.

If you file your LLC before your foundation is set, your business can end up tied to information that doesn't match later.

That creates issues with consistency, verification, and credibility.

So I learned something simple:

Set everything up first. Then file.

Step 1 — Business Name

At first, I thought checking a business name online was enough.

I went to GoDaddy and searched for names, thinking if it was available there, I could use it. But that only checks domain names, not legal business names.

So I went to the New York State business registry and searched my name there first.

Once I confirmed it was available, I went back to www.godaddy.com and purchased the domain so it would match my business name exactly.

But there's another part to this that most people don't talk about.

Your business name can influence how your business is viewed.

Certain words or industries can be seen as higher risk depending on how lenders, vendors, and reporting systems categorize them.

For example, names that include terms like “**credit repair,**” “**funding,**” “**loans,**” or **anything that sounds financial or high-risk** can sometimes place your business into a category that gets more scrutiny.

That doesn’t mean those businesses can’t succeed, but it can make things more difficult when it comes to approvals and how your business is evaluated.

So I kept my name clean, simple, and neutral.

I avoided anything that could be misunderstood, overly aggressive, or tied to industries that might raise red flags.

The goal here is not just to pick a name that sounds good, but one that won’t create unnecessary obstacles later.

Keeping your name structured and professional helps your business stay in a more favorable position as you build.

That way, everything you set up from this point forward stays aligned.

Step 2 — Business Address

Next, I handled my business address.

I chose to use a **virtual business address** instead of my home address so I could keep my personal information separate and present my business more professionally.

I set mine up through **www.ipostal1.com**, which gave me a real street address and allowed me to have all my business mail forwarded directly to me.

This step is important because your address shows up on applications, listings, and reports.

You don’t want your business tied to your home, and you also don’t want it connected to something that looks like a **P.O. box**.

That’s something a lot of people miss.

Before choosing an address, I made sure to double-check how it appears online.

If someone looks it up—like a lender or vendor—you want it to show up as a real location, not a mailbox service or post office.

If it comes up as a P.O. box or something similar, it can raise questions and affect how your business is viewed.

That's why this step matters.

A proper business address helps with **credibility, consistency, and verification**.

It also keeps everything organized.

With a virtual setup, your mail is received at that location and then forwarded to you, so you don't miss anything while still maintaining a separate business presence.

This gives your business structure without needing a physical office.

Step 3 — Business Phone Number

Next, I handled my business phone number.

I set mine up through www.grasshopper.com, but there are other options out there as well, like **OpenPhone** and **RingCentral**.

The main goal here is not just to have a number, but to have a **professional business number**.

That's why I chose a **toll-free number** (like 1-800, 1-855, etc.). These types of numbers are often viewed as more established and more business-oriented compared to a regular personal number.

This matters because your phone number becomes part of your business identity and is often used during verification, listings, and applications.

I also made sure to set everything up properly.

That includes creating a **professional voicemail greeting** using my business name, checking that calls were being routed correctly to my personal phone, and testing everything to make sure it worked.

If you're using a virtual setup, this is important.

Your business can have a separate number, but still route everything directly to you, so you don't miss calls while keeping your personal number private.

I also made it a habit to check voicemail and respond consistently.

That helps keep your business active and responsive, which matters when you're building credibility.

The convenience here is that you get a full business phone system without needing a physical office setup.

Everything comes to you, but it still looks and operates like a real business line.

That's why this step matters—it's not just about having a number, it's about how your business presents itself and stays connected.

Step 4 — Business Email

Then I created my business email.

Since I already had my domain, I set up a **professional email that matches my business name** (for example, something like "info@yourbusiness.com") instead of using a regular free email.

I used **Google Workspace** to do this because it connects your email directly to your domain and keeps everything consistent.

You can also set up email through the same place where you bought your domain, and many people do that.

But from what I saw, those providers can sometimes be more expensive over time and may try to upsell you on extra features or services you don't really need.

That's one of the reasons I chose this route—it gave me a clean, reliable setup without adding unnecessary costs or complications.

Here's why this matters:

Using a regular email like Gmail or Yahoo can make your business look temporary or incomplete. A domain-based email shows that your business is set up properly and taken seriously.

This email is also what you'll use on applications, listings, and when communicating with vendors and banks—so it needs to match your business name and everything else you've already set up.

I also paid attention to keeping it simple.

When setting up Google Workspace, you'll see options for extra features and upgrades. It's easy to add things you don't really need and increase your monthly cost.

Starting out, you only need the basic setup—just enough to send and receive email professionally.

The key here is not overcomplicating it.

You're building consistency, not adding unnecessary services.

Once this was set up, my email matched my business name, domain, and overall structure, which made everything look clean and complete.

Step 5 — 411 Listing and Business Presence

I made sure my business could be found.

After setting up my phone number and address, I looked into getting my business listed so it could be recognized across different systems.

One of the places people talk about is **411 listings**, which are used by directories to verify that a business actually exists.

But this isn't just about one listing.

What really matters is **consistency across multiple listings**.

So I made sure my business name, address, and phone number were exactly the same everywhere.

That's important because many systems cross-check your information. If things don't match, it can slow down verification or make your business look incomplete.

I also understood that listings don't always show up immediately.

Sometimes it takes time for your information to populate and start appearing across different directories.

That's why this step isn't a one-time action.

You may check back after a few days or a week and see your information start to appear in more places.

The goal here is not just visibility, but **credibility**.

When your business shows up consistently across different platforms, it sends a signal that your business is real, active, and properly set up.

That helps later when your business is being reviewed, verified, or considered for credit or services.

So even though this step seems small, it plays a role in how your business is seen and trusted.

Step 6 — Filing the LLC

Now I went to the official New York State website at <https://dos.ny.gov> and filed my LLC.

An LLC stands for **Limited Liability Company**, and this is one of the most important parts of setting up your business the right way.

What it does is create a separation between you and your business.

Without an LLC, everything is tied directly to you. If something goes wrong—like a lawsuit or debt—you can be held personally responsible.

But with an LLC in place, your business becomes its own entity.

That means if there are issues, they are directed at the business, not you personally.

Your personal assets are better protected because the business is treated as its own structure.

That's why this step matters.

When I filled out the application, it was simple because everything I had already set up—my name, address, phone, and email—was ready to go.

So instead of being confused, I was just entering information I had already prepared.

Step 7 — Understanding the Terms

This is one of the areas that confused me before.

When I saw terms like **Registered Agent** and **Organizer**, it made the process feel more complicated than it actually was.

But once I slowed down and understood what they meant, everything became simple.

A **Registered Agent** is just the person or service that receives legal documents for your business—things like official notices or paperwork from the state.

An **Organizer** is simply the person who is completing and submitting the LLC paperwork. In most cases, that's you.

There are also other small terms you'll see during the process, like your business address, mailing address, and how your business is structured.

At first, those can feel confusing, but they're really just asking for information you've already set up.

Once I understood that, I stopped overthinking it.

Instead of getting stuck on the wording, I focused on what they were actually asking for—and everything started to move a lot smoother.

Step 8 — Submit and Pay

Once everything was filled out, I took a few minutes to review it and make sure all my information matched exactly.

After that, I submitted the application and paid the filing fee through the New York State website.

Right after submitting, you can expect to receive a **confirmation**—usually on the screen and often by email—showing that your application was successfully submitted.

That confirmation acts as your **receipt** and proof that your LLC is in process.

From there, the state begins reviewing your application.

Processing times can vary, but once it's approved, you'll receive your official LLC documents—either electronically or by mail, depending on how you filed and what options you selected.

Until then, your confirmation and receipt are what you use as proof that your LLC has been submitted.

This step is important because it marks the point where everything you set up becomes official and is now being processed by the state.

Step 9 — EIN

I went to www.irs.gov and applied for my EIN.

An EIN stands for **Employer Identification Number**, and it's basically the number that identifies your business the way a Social Security number identifies you personally.

It's important to understand the difference.

Your Social Security number is tied to you as a person.

Your EIN is tied to your business.

Even though they serve a similar purpose, they are **formatted differently** and used in different ways.

When you're filling out business applications—whether it's for a bank account, certain vendors, or funding—you'll often be asked for your EIN instead of your Social Security number.

This is how your business starts operating as its own entity instead of being tied directly to you.

Your EIN also connects to things like your business taxes and helps establish your business identity across different systems.

So this step is important because it separates your business from your personal profile and allows your business to stand on its own.

Step 10 — Dun & Bradstreet

I went to **www.dnb.com** and applied for a D-U-N-S Number, which is what Dun & Bradstreet uses to track your business credit profile.

This step matters because Dun & Bradstreet is one of the main agencies vendors report to. Once your business is in their system, you can begin building a **PAYDEX score**, which shows how consistently you pay your bills.

To get that score started, I opened a few **net accounts** with vendors that report to Dun & Bradstreet. These are accounts where you receive goods or services first and then pay within a set term, like net 10, net 15, or net 30.

Examples people often use to start include **Uline**, **Quill**, and **Grainger**.

I made small purchases and paid them **early**, not just on time.

Here's what to expect:

It usually takes **a few reporting accounts** and about **two to four months** for Dun & Bradstreet to receive enough activity to generate your first PAYDEX score. This depends on how fast vendors report, so consistency matters.

Once your score appears, you'll typically see a number based on your payment behavior. A score around **80** generally reflects on-time payments, while **paying early** can push your score higher.

That score becomes part of your business credit profile and helps establish credibility as you continue building.

This is why this step matters—it's where your business starts to show a track record of how it handles credit.

Step 11 — Business Bank Account

I didn't go straight to a major bank.

At first, I thought that was the right move, but after learning more, I realized that mainstream banks can be more strict and harder to get approved with when you're just starting out.

So instead, I focused on banks and credit unions that are more flexible and more open to working with newer businesses.

Places like **Bluevine** and **Novo** are often easier to start with because their setup process is more straightforward and they're built to support newer businesses.

I also looked at local credit unions, because they tend to be more relationship-based and more willing to work with you as you build your business profile.

This doesn't mean you avoid major banks forever, but when you're starting out, it makes more sense to go where you have a better chance of getting approved and building momentum.

That approach helped me move forward instead of getting stuck.

Credit Union Strategy

Credit unions can be one of the most powerful moves you make when starting out.

Unlike major banks, which tend to be more strict and policy-driven, credit unions are often more **relationship-based**.

That means they're not just looking at your application—they're looking at you as a member.

Because of that, they can be more flexible, especially in the early stages when your business is still being established.

With larger banks, everything is usually automated and based on strict guidelines.

If you don't meet certain criteria right away, you can get denied without much explanation.

But with credit unions, there's often more room for conversation, understanding, and building trust over time.

That's what makes them powerful.

As you continue to deposit money, manage your account properly, and stay consistent, you begin to build a relationship.

And that relationship can open doors later when it comes to funding, credit lines, and other opportunities.

This doesn't mean major banks don't have their place.

But when you're starting out, it often makes more sense to begin with institutions that are more flexible and willing to work with you as you grow.

That's why I focused on options like credit unions, along with platforms like **Bluevine** and **Novo**, which are built to support newer businesses.

The goal is to start where you can move forward—not where you're more likely to get stuck.

Step 12 — Making Everything Match

This is one of the most important steps, and it's easy to overlook.

When I say everything has to match, I mean your **business name, address, phone number, email, and website** need to be exactly the same everywhere they appear.

That includes your LLC filing, your bank account, your business email, your phone system, and any listings or profiles you've created.

Even small differences can cause problems.

For example, using "Street" in one place and "St." in another, or having a slightly different version of your business name, can confuse systems that verify your business information.

When that happens, your business can look inconsistent, and that can slow things down or cause issues with approvals later.

That's why I made sure everything was uniform across the board.

Same name, same format, same contact details—everywhere.

This helps your business get recognized properly, verified faster, and seen as more reliable.

It might seem like a small detail, but this step ties everything together and keeps your foundation solid as you move forward.

Chapter 6 — What Got Me Over the Hump

The steps were always there.

What was missing were the small details in between them.

And once I started filling those in, everything changed.

But what really got me over the hump wasn't just the information—it was the shift in how I approached it.

I stopped rushing.

I stopped jumping from one course to another, thinking the next one was going to have the answer.

I had to be honest with myself.

I was spending money, going in circles, and still not getting results.

That's when I made a decision.

Instead of looking for someone else to finish it for me, I slowed down and started asking better questions.

If something didn't make sense, I didn't skip it anymore.

I stayed right there until it did.

Then I asked another question.

And then another one.

That's when everything started to click.

I wasn't confused anymore—I was in control.

I understood what I was doing and why I was doing it.

And that feeling right there... that's what made the difference.

Because once you understand the process, you realize something:

You can do it again.

You're not guessing anymore.

You're building with purpose.

And that's what gave me that sense of relief.

Not just that I finished it... but that I actually understood it.

That I didn't need someone to walk me through every step anymore.

That I could trust myself to figure things out and follow through.

That's what got me over the hump.

Final Thought

You're not stuck because you can't do this.

You're stuck because something hasn't been explained clearly yet.

That's it.

Once it is, everything changes.

You stop guessing.

You stop jumping from one course to the next.

You stop feeling like you're missing something.

And you start moving with purpose.

That's what this was really about.

Not just forming an LLC.

But proving to yourself that you can take something that once felt confusing... and break it down until it makes sense.

That you don't need to keep paying over and over just to get pieces of information that should have been clear from the beginning.

A lot of people don't realize that.

They get pulled in with promises, they invest money, and then they're given just enough to stay stuck.

So they go back again.

And again.

But once you see it... you can't unsee it.

You realize the real power is not in the course.

It's in your ability to stop, think, question, and understand.

That's what separates you.

Because now you know how to take control of the process.

You know how to slow things down and make them make sense.

You know how to move forward without second-guessing yourself.

And that changes everything.

Because it's not just about this.

It's about what this represents.

If you can do this...

You can do it again.

And that's the part most people never get to.